

**United States Bankruptcy Court**  
**Western District of Michigan**

In re **David W Charron**

Debtor

Case No. **14-07970**Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>505,800.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>36,192.52</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>4</b>		<b>1,546,785.44</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		<b>37,781.55</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>5</b>		<b>790,975.92</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>7,496.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>7,323.00</b>
Total Number of Sheets of ALL Schedules		<b>25</b>			
	Total Assets		<b>541,992.52</b>		
		Total Liabilities		<b>2,375,542.91</b>	

**United States Bankruptcy Court**  
**Western District of Michigan**

In re **David W Charron**Case No. **14-07970**

Debtor

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

Case No. 14-07970

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**Debtor**

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence at 11451 Bowers Drive, Lowell, MI	Fee simple	-	334,600.00	351,466.03
Property at 2975 Boynton NE, Ada, MI 49331		-	120,800.00	128,165.74
Property at 2925 Boynton NE, Ada, MI		-	50,400.00	128,165.74

Sub-Total ≥ **505,800.00** (Total of this page)

Total > **505.800.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **David W Charron**Case No. 14-07970

Debtor

**SCHEDELE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Founders Bank &amp; Trust - Checking Account</b>	-	<b>7.78</b>
		<b>Lake Michigan Credit Union - Checking Account</b>	-	<b>12.61</b>
		<b>Lake Michigan Credit Union - Savings Account</b>	-	<b>5.00</b>
		<b>Mercantile Bank - Checking Account</b>	-	<b>149.69</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household furnishings, equipment, tools, appliances</b>	-	<b>5,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing</b>	-	<b>500.00</b>
7. Furs and jewelry.		<b>Jewelry</b>	-	<b>200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Northwestern Mutual Life term life insurance policy. \$1,000,000 death benefit. No cash value.</b>	-	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total > (Total of this page)	<b>5,875.08</b>

3 continuation sheets attached to the Schedule of Personal Property

In re

**David W Charron**Case No. 14-07970

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>American Funds IRA</b>	-	<b>388.71</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>CH Properties, LLC - Insolvent</b>	-	<b>1.00</b>
		<b>CH Law, LLC - Insolvent</b>	-	<b>1.00</b>
		<b>Charron &amp; Hanisch, PLC-defunct and insolvent.</b>	-	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		<b>Accounts receivable</b>	-	<b>10,010.73</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Total > (Total of this page)
				<b>10,401.44</b>

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **David W Charron**Case No. 14-07970

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Potential 2014 tax rerunds. None expected.</b>	-	<b>1.00</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 Dodge Durango - Scrapped at Pro Am Collision for \$200 towing bill</b>	-	<b>200.00</b>
		<b>2011 Mercury Mariner - 61,000 miles</b>	-	<b>12,715.00</b>
26. Boats, motors, and accessories.		<b>2004 Bennington 20' Pontoon Boat</b>	-	<b>6,000.00</b>
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		<b>Charron Law Office furniture, equipment, and books</b>	-	<b>1,000.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
Sub-Total > (Total of this page)				<b>19,916.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re

**David W Charron**

Case No. 14-07970

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**Debtor**

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	X			

35. Other personal property of any kind  
not already listed. Itemize. **X**

-Total > 0.00  
(ge)  
Total > 36.192.52

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

**David W Charron**Case No. 14-07970

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Residence at 11451 Bowers Drive, Lowell, MI	11 U.S.C. § 522(d)(1)	11,475.00	334,600.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Founders Bank & Trust - Checking Account	11 U.S.C. § 522(d)(5)	7.78	7.78
Lake Michigan Credit Union - Checking Account	11 U.S.C. § 522(d)(5)	12.61	12.61
Lake Michigan Credit Union - Savings Account	11 U.S.C. § 522(d)(5)	5.00	5.00
Mercantile Bank - Checking Account	11 U.S.C. § 522(d)(5)	149.69	149.69
<b>Household Goods and Furnishings</b>			
Household furnishings, equipment, tools, appliances	11 U.S.C. § 522(d)(3)	5,000.00	5,000.00
<b>Wearing Apparel</b>			
Clothing	11 U.S.C. § 522(d)(3)	500.00	500.00
<b>Furs and Jewelry</b>			
Jewelry	11 U.S.C. § 522(d)(4)	200.00	200.00
<b>Interests in Insurance Policies</b>			
Northwestern Mutual Life term life insurance policy. \$1,000,000 death benefit. No cash value.	11 U.S.C. § 522(d)(7)	1,000,000.00	0.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
American Funds IRA	11 U.S.C. § 522(d)(12)	388.71	388.71
<b>Stock and Interests in Businesses</b>			
CH Properties, LLC - Insolvent	11 U.S.C. § 522(d)(5)	1.00	1.00
CH Law, LLC - Insolvent	11 U.S.C. § 522(d)(5)	1.00	1.00
<b>Accounts Receivable</b>			
Accounts receivable	11 U.S.C. § 522(d)(5)	10,010.73	10,010.73
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
Potential 2014 tax rerunds. None expected.	11 U.S.C. § 522(d)(5)	1.00	1.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2003 Dodge Durango - Scrapped at Pro Am Collission for \$200 towing bill	11 U.S.C. § 522(d)(5)	200.00	200.00
2011 Mercury Mariner - 61,000 miles	11 U.S.C. § 522(d)(2)	3,675.00	12,715.00
<b>Boats, Motors and Accessories</b>			
2004 Bennington 20' Pontoon Boat	11 U.S.C. § 522(d)(5)	1.00	6,000.00

In re

**David W Charron**Case No. 14-07970

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Office Equipment, Furnishings and Supplies</b>			
Charron Law Office furniture, equipment, and books	11 U.S.C. § 522(d)(6)	1,000.00	1,000.00
		Total: <b>1,032,628.52</b>	<b>370,792.52</b>

In re **David W Charron**  
DebtorCase No. 14-07970**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			T	U	D		
Account No. xx-xx-xx-xx0-016		Summer 2014 real estate taxes					
Ada Township PO Box 370 Ada, MI 49301		Statutory Lien  Property at 2975 Boynton NE, Ada, MI 49331					
		Value \$ 120,800.00				1,334.41	1,334.41
Account No.		11/30/2014					
Big Crooked Lake Condo Ass'n c/o Cory Deeds 11460 Bowers Drive Lowell, MI 49331		Statutory Lien  Residence at 11451 Bowers Drive, Lowell, MI					
		Value \$ 334,600.00				1,440.00	1,440.00
Account No. 3462		Second Mortgage  Residence at 11451 Bowers Drive, Lowell, MI					
Founders Bank & Trust PO Box 1828 Grand Rapids, MI 49501		Value \$ 334,600.00				38,123.62	15,426.03
Account No. 5891		First Mortgage  Residence at 11451 Bowers Drive, Lowell, MI					
GreenTree PO Box 94710 Palatine, IL 60094-4710		Value \$ 334,600.00				311,902.41	0.00
Subtotal (Total of this page)						352,800.44	18,200.44

3 continuation sheets attached

In re

**David W Charron**Case No. 14-07970

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2012 income taxes  Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton.			X		
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-		Value \$ 0.00				43,607.97	43,607.97
Account No.			2011 income taxes  Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton			X		
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-		Value \$ 0.00				29,990.15	29,990.15
Account No.			April 15,2011  2010 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton		X	X		
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-		Value \$ 0.00				184,366.68	184,366.68
Account No.			4/15/2010  2009 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton		X	X		
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-		Value \$ 0.00				72,601.01	72,601.01
Account No.			4/15/2009  2008 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton		X	X		
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-		Value \$ 0.00				206,345.07	206,345.07
Sheet <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			536,910.88	536,910.88

In re

**David W Charron**Case No. 14-07970

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## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTIN GENT	UNLI QUID ATE D	DISP UTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			4/15/2008					
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-		2007 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton		X	X	X	
			Value \$ 0.00				166,055.78	166,055.78
Account No.			4/15/2007					
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-		2006 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton		X	X	X	
			Value \$ 0.00				303,300.96	303,300.96
Account No. xx-xx-xx-xx0-016			Prior year real estate taxes					
Kent County Treasurer PO Box Y Grand Rapids, MI 49501	-		Statutory Lien					
			Property at 2975 Boynton NE, Ada, MI 49331					
			Value \$ 120,800.00				5,541.37	5,541.37
Account No. xx-xx-xx-xx0-018			Prior year real estate taxes					
Kent County Treasurer PO Box Y Grand Rapids, MI 49501	-		Statutory Lien					
			Property at 2925 Boynton NE, Ada, MI					
			Value \$ 50,400.00				3,289.53	0.00
Account No.			6/1/14					
Kimberly Jo Charron 7500 - 3 Mile Road Ada, MI 49301	-		Financing statement for Household furnishings, equipment, tools, appliances					
			Value \$ 5,000.00				30,300.00	25,300.00
Sheet <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			508,487.64	500,198.11

In re **David W Charron**Case No. 14-07970

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
						Value \$	
Account No.			<b>Junior Lien</b>  2011 Mercury Mariner - 61,000 miles - Promissory Note & Security Agreement			6,500.00	205.74
Parkland Investments Inc. 85 West Walton, Suite A Muskegon, MI 49441	-		Value \$ 12,715.00				
Account No. xxxxxxxxxxxxx5390			<b>Mortgage</b>  Property at 2975 Boynton NE, Ada, MI 49331 and Property at 2925 Boynton NE, Ada, MI			128,165.74	7,365.74
PNC Bank PO Box 747032 Pittsburgh, PA 15274-7032	-		Value \$ 120,800.00				
Account No.			<b>2011 Mercury Mariner - 61,000 miles</b>				
Realico, Inc. 2025 E. Beltline SE Grand Rapids, MI 49546	-		Value \$ 12,715.00			6,420.74	0.00
Account No.			<b>4/30/10</b>				
William C. Charron 14407 Westwind Dr. Grand Haven, MI 49417	-		<b>2004 Bennington 20' Pontoon Boat</b>			7,500.00	1,500.00
Account No.			Value \$ 6,000.00				
			Value \$				
Sheet <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)		148,586.48	9,071.48
				Total (Report on Summary of Schedules)		1,546,785.44	1,064,380.91

In re

**David W Charron**Case No. 14-07970

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **David W Charron**,  
DebtorCase No. 14-07970**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			CONTINGENT	UNLIQUIDATED	DISPUTED			
Account No.		Potential liability for income withholding taxes of Charron & Hanisch, PLC		X	X	283.08	0.00	283.08
City of Grand Rapids Income Tax Dept. PO Box 347 Grand Rapids, MI 49501-0347	-							
Account No.		941 Tax Liability				7,033.68	0.00	7,033.68
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-							
Account No.		2014				0.00	0.00	0.00
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-	Potential 2014 income tax liability		X	X			
Account No.		2013 income taxes				10,797.78	0.00	10,797.78
Internal Revenue Service Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101-7346	-	IRS filed Claim of Lien with the Kent County Register of Deeds after the filing of the bankruptcy case, 1/21/15		X				
Account No.		Withholding liability				676.01	0.00	676.01
Michigan Dept of Treasury Treasury Building Lansing, MI 48918	-							
Sheet <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)			18,790.55	0.00	18,790.55

In re **David W Charron**Case No. 14-07970

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**
**TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			CONTINGENT	UNLIQUIDATED	DISPUTED			
Account No.		2014						
Michigan Dept of Treasury Treasury Building Lansing, MI 48918	-	Potential 2014 income taxes	X	X	X	0.00	0.00	0.00
Account No.		2013						
Michigan Dept of Treasury Treasury Building Lansing, MI 48918	-	2013 income taxes		X		4,274.00	4,274.00	0.00
Account No.		2012						
Michigan Dept of Treasury Treasury Building Lansing, MI 48918	-	2012 income taxes		X		7,717.00	7,717.00	0.00
Account No. 2011		2011 income taxes		X		7,000.00	7,000.00	0.00
Michigan Dept of Treasury Treasury Building Lansing, MI 48918	-	Dispute liability for Charron & Hanisch Single Business Tax	X	X	X	0.00	0.00	0.00
Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)			0.00	0.00	0.00
						18,991.00	18,991.00	18,991.00
			Total (Report on Summary of Schedules)			0.00	0.00	0.00
						37,781.55	37,781.55	37,781.55

In re **David W Charron**,  
Debtor

Case No. 14-07970

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No.			<b>Notice Only</b>			
<b>4949 Plainfield LLC 1140 Wilson Ave. NW Grand Rapids, MI 49534</b>		-				<b>X X X</b>
						<b>0.00</b>
Account No. <b>9613</b>			<b>Medical Bills</b>			
<b>Advanced Radiology Services 100 S. Owasso Blvd West Saint Paul, MN 55117</b>		-				<b>155.70</b>
Account No. <b>x-x7004</b>			<b>Credit card purchases</b>			
<b>American Express Box 001 Los Angeles, CA 90096-8000</b>		-				<b>2,138.82</b>
Account No.						
<b>Attorney Grievance Commission Buhl Building 535 Griswold, Suite 1700 Detroit, MI 48226</b>		-				<b>0.00</b>
<b>4</b> continuation sheets attached			Subtotal (Total of this page)			<b>2,294.52</b>

In re **David W Charron**Case No. 14-07970

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. <b>xx40.00</b>		Notice only				
<b>Bank of America</b> PO Box 15026 Wilmington, DE 19850	-			X	X	X
Account No. <b>3047</b>		2014 Dental Bills				<b>0.00</b>
<b>Brennan Family Dentistry</b> 3152 Peregrine Dr NE Suite 200 Grand Rapids, MI 49525-9723	-					<b>1,022.26</b>
Account No.		Notice Only		X	X	X
<b>CH Law, PC</b> PO Box 206 Belmont, MI 49306	-					<b>0.00</b>
Account No.		Notice Only		X	X	X
<b>Charron &amp; Hanisch, PLC</b> PO Box 206 Belmont, MI 49306	-					<b>0.00</b>
Account No.		Possible deficiency from mortgage foreclosure sale on 2953 Boynton, Ada, MI held 12/18/2013		X	X	X
<b>CitiMortgage, Inc.</b> 1000 Technology Dr. MS 314 0 Fallon, MO 63368-2239	-					<b>190,447.85</b>
Sheet no. <b>1</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>191,470.11</b>

In re **David W Charron**Case No. 14-07970

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>6477</b>		<b>Credit card purchases</b>				<b>14,687.69</b>
Discover Bank PO Box 6103 Carol Stream, IL 60197-6103	-	10/15/14 Checking Account Overdraft Protection				1,779.70
Account No.		Guaranty of CH Law loan	X	X	X	<b>152,000.00</b>
Founders Bank & Trust PO Box 1828 Grand Rapids, MI 49501	-					0.00
Account No. <b>xxx1040</b>						<b>0.00</b>
Founders Bank & Trust 5200 Cascade Road SE Grand Rapids, MI 49546	-					<b>0.00</b>
Account No.						
Glenn Morris 6725 Blythefield Ct. Rockford, MI 49341	-					
Account No.						
Glenn S. Morris Trust 6725 Blythefield Ct. Rockford, MI 49341	-					
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		<b>168,467.39</b>	

In re

**David W Charron**Case No. 14-07970

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.					
Glenn S. Morris, Ind. Ttee of Glenn S. Morris Trust 6725 Blythefield Ct. Rockford, MI 49341	-	8/8/14 Judgment owing in Kent County Circuit Court Case No. 107-064541-CR	X	X	X
Account No.		Notice Only			
Joseph Krzewski 383 Whitetail Ct. Grandville, MI 49418	-				0.00
Account No.					
Mercy Health Physician Partner PO Box 120153 Grand Rapids, MI 49528	-				0.00
Account No.		Student loan for son Mike Charron			
Navient / Sallie Mae PO Box 3319 Wilmington, DE 19804-4319	-				20,000.00
Account No. xxxxxx8172		7/14/14 Guaraty of Charron & Hanisch PLC debt			
PNC Bank PO Box 5570 Louisville, KY 40285-6177	-				48,502.15
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	<b>413,208.55</b>	

In re **David W Charron**Case No. 14-07970

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxxx5394</b>		3/13/14 Signature line of credit				<b>15,535.35</b>
<b>PNC Bank</b> PO Box 5570 Cleveland, OH 44101-0570	-	Notice Only - possible missed payment of Charron & Hanisch	X	X	X	<b>0.00</b>
Account No.						
<b>Priority Health</b> 1231 East Beltline NE Grand Rapids, MI 49525-4501	-					<b>0.00</b>
Account No.						
<b>Saint Mary's Health Care</b> c/o Medicredit, Inc. PO Box 1022 Wixom, MI 48393-1022	-					<b>0.00</b>
Account No.		Notice Only				
<b>Title Check, LLC</b> 622 W. Kalamazoo Ave. Kalamazoo, MI 49007-3308	-					<b>0.00</b>
Account No.						
Sheet no. <b>4</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>15,535.35</b>
		Total (Report on Summary of Schedules)				<b>790,975.92</b>

In re

**David W Charron**Case No. 14-07970

Debtor

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

**David W Charron**Case No. 14-07970

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1	<u>David W Charron</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF MICHIGAN</u>
Case number (If known)	<u>14-07970</u>

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Attorney</u>	
Employer's name	<u>Charron Law Office</u>	
Employer's address	<u>4949 Plainfield Ave. NE Grand Rapids, MI 49525</u>	

How long employed there? 1 month

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>13,335.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>13,335.00</u>	\$ <u>N/A</u>

Debtor 1 **David W Charron**

Case number (if known)

**14-07970**

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>	
<b>Copy line 4 here</b>	<b>4. \$ 13,335.00</b>	<b>\$ N/A</b>	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	<b>5a. \$ 3,171.00</b>	<b>\$ N/A</b>	
5b. <b>Mandatory contributions for retirement plans</b>	<b>5b. \$ 0.00</b>	<b>\$ N/A</b>	
5c. <b>Voluntary contributions for retirement plans</b>	<b>5c. \$ 168.00</b>	<b>\$ N/A</b>	
5d. <b>Required repayments of retirement fund loans</b>	<b>5d. \$ 0.00</b>	<b>\$ N/A</b>	
5e. <b>Insurance</b>	<b>5e. \$ 0.00</b>	<b>\$ N/A</b>	
5f. <b>Domestic support obligations</b>	<b>5f. \$ 2,500.00</b>	<b>\$ N/A</b>	
5g. <b>Union dues</b>	<b>5g. \$ 0.00</b>	<b>\$ N/A</b>	
5h. <b>Other deductions. Specify:</b> _____	<b>5h.+ \$ 0.00</b>	<b>+ \$ N/A</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>6. \$ 5,839.00</b>	<b>\$ N/A</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$ 7,496.00</b>	<b>\$ N/A</b>	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	<b>8a. \$ 0.00</b>	<b>\$ N/A</b>	
8b. <b>Interest and dividends</b>	<b>8b. \$ 0.00</b>	<b>\$ N/A</b>	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	<b>8c. \$ 0.00</b>	<b>\$ N/A</b>	
8d. <b>Unemployment compensation</b>	<b>8d. \$ 0.00</b>	<b>\$ N/A</b>	
8e. <b>Social Security</b>	<b>8e. \$ 0.00</b>	<b>\$ N/A</b>	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	<b>8f. \$ 0.00</b>	<b>\$ N/A</b>	
8g. <b>Pension or retirement income</b>	<b>8g. \$ 0.00</b>	<b>\$ N/A</b>	
8h. <b>Other monthly income. Specify:</b> _____	<b>8h.+ \$ 0.00</b>	<b>+ \$ N/A</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>9. \$ 0.00</b>	<b>\$ N/A</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$ 7,496.00</b>	<b>+ \$ N/A</b>	<b>= \$ 7,496.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	<b>11. +\$ 0.00</b>		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	<b>12. \$ 7,496.00</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>	<b>Combined monthly income</b>		
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1	<b>David W Charron</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>WESTERN DISTRICT OF MICHIGAN</b>
Case number (If known)	<b>14-07970</b>

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
 \_\_\_\_\_  
 MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Do not state the  
dependents' names.

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

**Son**

**13**

No

Yes

**Daughter**

**16**

No

Yes

**Son**

**19**

No

**Son**

**21**

Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

**Your expenses**

4. \$ **2,654.00**

##### If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>150.00</b>
4c. \$	<b>100.00</b>
4d. \$	<b>40.00</b>
5. \$	<b>0.00</b>

Debtor 1 David W CharronCase number (if known) 14-07970

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>617.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>14.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>320.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>954.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>75.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>75.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>62.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>790.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>125.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>414.00</u>
15b. Health insurance	15b. \$ <u>360.00</u>
15c. Vehicle insurance	15c. \$ <u>325.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: <u>Student Loan</u>	17c. \$ <u>248.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>7,323.00</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>7,496.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>7,323.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>173.00</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	
Explain: _____	

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court**  
**Western District of Michigan**

In re David W Charron

Debtor(s)

Case No. 14-07970  
Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date January 28, 2015

Signature /s/ David W Charron

**David W Charron**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Western District of Michigan**

In re **David W Charron**

Debtor(s)

Case No.  
Chapter**14-07970**  
**7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$50,000.00</b>	<b>2014 - Estimated income from law practice</b>
<b>\$85,831.00</b>	<b>2013 - Taxable income from law practice</b>
<b>\$138,616.00</b>	<b>2012 - Taxable income from law practice</b>

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**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$2,229.00</b>	<b>2012 - Star Title Agency</b>

**3. Payments to creditors**

None

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
<b>Green Tree Servicing Mortgage Payments</b>	<b>Oct, 2014 \$2,880.73</b> <b>Nov, 2014 \$2,500.00</b> <b>Dec, 2014 \$2,324.27</b>	<b>\$7,705.00</b>	<b>\$0.00</b>
<b>SLMA/Navient Student Loan Payments</b>	<b>Oct, 2014 \$247.80</b> <b>Nov, 2014 \$247.80</b> <b>Dec, 2014 \$247.80</b>	<b>\$743.40</b>	<b>\$0.00</b>
<b>Northwestern Mutual Life Life Insurance Premium Payments</b>	<b>Oct, 2014 \$361.96</b> <b>Nov, 2014 \$361.96</b> <b>Dec, 2014 \$361.96</b>	<b>\$1,085.88</b>	<b>\$0.00</b>
<b>Colorado Mountain College Tuition payments for son</b>	<b>Oct, 2014 \$317.00</b> <b>Nov, 2014 \$317.00</b> <b>Dec, 2014 \$1,585.00</b>	<b>\$2,219.00</b>	<b>\$0.00</b>
<b>Ned Walley Payment to Landlord for daughter</b>	<b>Oct, 2014 \$550.00</b> <b>Nov, 2014 \$650.00</b> <b>Dec, 2014 \$450.00</b>	<b>\$1,650.00</b>	<b>\$0.00</b>
<b>Grand Valley State University Tuition payment for son</b>	<b>Dec, 2014 \$1,000.00</b>	<b>\$1,000.00</b>	<b>\$0.00</b>
<b>Founders Bank &amp; Trust 2nd Mortgage Payments</b>	<b>Oct, 2014 \$357.93</b> <b>Nov, 2014 \$357.93</b> <b>Dec, 2014 \$357.93</b>	<b>\$1,073.79</b>	<b>\$0.00</b>
<b>Kimberly Jo Charron Spousal support and child support payments</b>	<b>Oct, 2014 \$2,500</b> <b>Nov, 2014 \$2,500</b> <b>Dec, 2014 \$2,500</b>	<b>\$7,500.00</b>	<b>\$0.00</b>

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
<b>CH Law, P.C.</b>	<b>Monies transferred to cover bills.</b> <b>12/3/14</b>	<b>\$340.00</b>	<b>\$0.00</b>

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR		DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
<b>CH Properties, LLC</b>		<b>Property at 2975 Boynton NE, Ada, MI transferred by deed</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Son</b>		<b>December, 2014 - Christmas gift</b>	<b>\$125.00</b>	<b>\$0.00</b>
<b>Son</b>		<b>Tuition for Grand Valley State University</b>	<b>\$1,000.00</b>	<b>\$0.00</b>
<b>Son</b>		<b>September, 2014 - Tuition for Colorado Mountain College and rent paid to Landlord from Sept, 2014 to date</b>	<b>\$5,997.14</b>	<b>\$0.00</b>

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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Morris v. R. Judd Schnoor Case No. 07-006441-CR</b>	<b>Debtor was not a party to the suit but attorney fees and costs awarded against debtor of \$363,506.77. Award currently on appeal.</b>	<b>Kent County Circuit Court 180 Ottawa Ave. NW Grand Rapids, MI 49503</b>	

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>Internal Revenue Service</b>	<b>10/24/14</b>	<b>IRS levy on Founders Bank &amp; Trust account - \$3.91</b>
<b>Internal Revenue Service</b>	<b>2/28/14</b>	<b>IRS levy of Founders Bank &amp; Trust account - \$73.69</b>

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**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>CitiMortgage</b>		<b>Foreclosure of 2953 Boynton Ave. NE, Grand Rapids, MI Sheriff's Deed entered Dec 23, 2013</b>

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
None <input checked="" type="checkbox"/> b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

**7. Gifts**

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>Children</b>			<b>Transfers made to or for benefit of children as set forth in response to question 3(b) and 3(c) above</b>

**8. Losses**

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Dunn, Schouten &amp; Snoap 2745 DeHoop Ave. SW Wyoming, MI 49509</b>	<b>1/8/13 11/25/14</b>	<b>\$1,000 \$2,500</b>
<b>Greenpath</b>	<b>12/18/14</b>	<b>\$40</b>

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>CH Properties, LLC</b>	<b>11/6/12</b>	<b>2975 Boynton, Ada, MI</b>
<b>Realico, Inc.</b> <b>2025 E. Beltline SE</b> <b>Grand Rapids, MI 49546</b>	<b>February, 2014</b>	<b>Security interest granted in 2011 Mercury Mariner to secure payment of promissory note</b>
<b>Parkland Investments, Inc.</b> <b>75 W. Walton</b> <b>Muskegon, MI 49440</b>	<b>July 15, 2014</b>	<b>2011 Mercury Mariner - Security interest granted to secure payment of promissory note</b>
<b>Kimberly Jo Charron</b> <b>7500 - 3 Mile Road</b> <b>Ada, MI 49301</b>	<b>June 7, 2014</b>	<b>Security interest granted in household furnishings, goods, appliances, equipment, tools, livestock, and floating boat lift to secure payment of obligations under Judgment of Divorce</b>

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
<b>11. Closed financial accounts</b>		

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>12. Safe deposit boxes</b>		

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<b>13. Setoffs</b>			

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>Kimberly Jo Charron</b>	<b>Personal possessions of ex-wife Kimberly located in pole barn on property at 2975 Boynton, Ada, MI</b>	
<b>Rory Charron</b>	<b>Two untrained horses located on property at 2975 Boynton</b>	
<b>Minor Children</b>	<b>Minor children have their own property in their possession at Debtor's residence</b>	

**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT		DOCKET NUMBER	STATUS OR DISPOSITION	
<b>18 . Nature, location and name of business</b>				
None <input type="checkbox"/>	a. <i>If the debtor is an individual</i> , list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within <b>six years</b> immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within <b>six years</b> immediately preceding the commencement of this case.			
	<i>If the debtor is a partnership</i> , list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within <b>six years</b> immediately preceding the commencement of this case.			
	<i>If the debtor is a corporation</i> , list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within <b>six years</b> immediately preceding the commencement of this case.			
	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.			
NAME <b>CH Law, PC</b>	NAME <b>CH Law, PC</b> (ITIN)/ COMPLETE EIN <b>61-1690956</b>	ADDRESS <b>4949 Plainfield NE Grand Rapids, MI 49525</b>	NATURE OF BUSINESS <b>Law firm</b>	BEGINNING AND ENDING DATES <b>8/10/12 - Present</b>
<b>Charron &amp; Hanisch, PLC</b>	<b>38-3384739</b>	<b>4949 Plainfield NE Grand Rapids, MI 49525</b>	<b>Law firm</b>	<b>12/18/97 - 12/28/12</b>
<b>CH Properties, LLC</b>	<b>5819</b>	<b>4949 Plainfield NE Grand Rapids, MI 49525</b>	<b>Real Estate Holding</b>	<b>11/6/12 - Present</b>
<b>4949 Plainfield, LLC</b>	<b>01-0824137</b>	<b>1140 Wilson Ave. Grand Rapids, MI 49544</b>	<b>Real Estate Holding</b>	<b>10/8/04 - 12/31/11</b>
<b>Star Title Agency, LLC</b>	<b>38-3583882</b>	<b>4601 Lake Michigan Dr. NW Grand Rapids, MI 49544</b>	<b>Title Insurance Agency</b>	<b>2006 - 12/28/13</b>
<b>Charron Law Office</b>		<b>4949 Plainfield Ave. NE Grand Rapids, MI 49525</b>	<b>Law Firm</b>	<b>2014 - Present</b>

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within <b>six years</b> immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.	

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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#### 19. Books, records and financial statements

None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS  
**Daniel R. DeHoek, CPA**  
**DeHoek & Company, PLLC**  
**29 Pearl St. NW, Suite 111**  
**Grand Rapids, MI 49503**

DATES SERVICES RENDERED

**Guy Hiestand, CPA**  
**Hiestand & Company**  
**4305 S. Division**  
**Grand Rapids, MI 49503**

None  b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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#### 20. Inventories

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

---

#### 21 . Current Partners, Officers, Directors and Shareholders

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

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#### 22 . Former partners, officers, directors and shareholders

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None      b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**  
 immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

None      If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME &amp; ADDRESS

OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY**24. Tax Consolidation Group.**

None      If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None      If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 28, 2015

Signature /s/ David W Charron  
**David W Charron**  
 Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Western District of Michigan**

In re **David W Charron**

Debtor(s)

Case No.  
Chapter**14-07970**  
**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> Ada Township	<b>Describe Property Securing Debt:</b> Property at 2975 Boynton NE, Ada, MI 49331

Property will be (check one):

Surrendered  Retained

If retaining the property, I intend to (check at least one):

Redeem the property  
 Reaffirm the debt  
 Other. Explain \_\_\_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):

Claimed as Exempt  Not claimed as exempt

Property No. 2	
<b>Creditor's Name:</b> Big Crooked Lake Condo Ass'n	<b>Describe Property Securing Debt:</b> Residence at 11451 Bowers Drive, Lowell, MI

Property will be (check one):

Surrendered  Retained

If retaining the property, I intend to (check at least one):

Redeem the property  
 Reaffirm the debt  
 Other. Explain \_\_\_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):

Claimed as Exempt  Not claimed as exempt

Property No. 3	
<b>Creditor's Name:</b> <b>Founders Bank &amp; Trust</b>	<b>Describe Property Securing Debt:</b> <b>Residence at 11451 Bowers Drive, Lowell, MI</b>
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input checked="" type="checkbox"/> Reaffirm the debt  <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p>	
<p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	
Property No. 4	
<b>Creditor's Name:</b> <b>GreenTree</b>	<b>Describe Property Securing Debt:</b> <b>Residence at 11451 Bowers Drive, Lowell, MI</b>
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input checked="" type="checkbox"/> Reaffirm the debt  <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p>	
<p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	
Property No. 5	
<b>Creditor's Name:</b> <b>Internal Revenue Service</b>	<b>Describe Property Securing Debt:</b> <b>Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton.</b>
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input checked="" type="checkbox"/> Other. Explain <u>Retaining home on Bowers Dr. Will attempt to avoid lien for dischargeable taxes</u> (for example, avoid lien using 11 U.S.C. § 522(f)).</p>	
<p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	

Property No. 6	
<b>Creditor's Name:</b> Internal Revenue Service	<b>Describe Property Securing Debt:</b> Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input checked="" type="checkbox"/> Other. Explain <u>Retaining home on Bowers Dr. Will attempt to avoid lien for dischargeable taxes</u> (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	
<p>Property No. 7</p> <p><b>Creditor's Name:</b> Internal Revenue Service</p> <p><b>Describe Property Securing Debt:</b> 2010 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton</p>	
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input checked="" type="checkbox"/> Other. Explain <u>Retaining home on Bowers Dr. Will attempt to avoid lien for dischargeable taxes</u> (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	
<p>Property No. 8</p> <p><b>Creditor's Name:</b> Internal Revenue Service</p> <p><b>Describe Property Securing Debt:</b> 2009 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton</p>	
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input checked="" type="checkbox"/> Other. Explain <u>Retaining home on Bowers Dr. Will attempt to avoid lien for dischargeable taxes</u> (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	

Property No. 9	
<b>Creditor's Name:</b> <b>Internal Revenue Service</b>	<b>Describe Property Securing Debt:</b> <b>2008 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton</b>
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input checked="" type="checkbox"/> Other. Explain <u>Retaining home on Bowers Dr. Will attempt to avoid lien for dischargeable taxes</u> (for example, avoid lien using 11 U.S.C. § 522(f)).</p>	
<p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	
Property No. 10	
<b>Creditor's Name:</b> <b>Internal Revenue Service</b>	<b>Describe Property Securing Debt:</b> <b>2007 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton</b>
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input checked="" type="checkbox"/> Other. Explain <u>Retaining home on Bowers Dr. Will attempt to avoid lien for dischargeable taxes</u> (for example, avoid lien using 11 U.S.C. § 522(f)).</p>	
<p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	
Property No. 11	
<b>Creditor's Name:</b> <b>Internal Revenue Service</b>	<b>Describe Property Securing Debt:</b> <b>2006 income taxes - Lien on 11451 Bowers, 2975 Boynton, and 2925 Boynton</b>
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input checked="" type="checkbox"/> Other. Explain <u>Retaining home on Bowers Dr. Will attempt to avoid lien for dischargeable taxes</u> (for example, avoid lien using 11 U.S.C. § 522(f)).</p>	
<p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	

Property No. 12	
<b>Creditor's Name:</b> <b>Kent County Treasurer</b>	<b>Describe Property Securing Debt:</b> <b>Property at 2975 Boynton NE, Ada, MI 49331</b>
<p>Property will be (check one):</p> <p><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>	
Property No. 13	
<b>Creditor's Name:</b> <b>Kent County Treasurer</b>	<b>Describe Property Securing Debt:</b> <b>Property at 2925 Boynton NE, Ada, MI</b>
<p>Property will be (check one):</p> <p><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt</p>	
Property No. 14	
<b>Creditor's Name:</b> <b>Kimberly Jo Charron</b>	<b>Describe Property Securing Debt:</b> <b>Financing statement for Household furnishings, equipment, tools, appliances</b>
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input checked="" type="checkbox"/> Reaffirm the debt  <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt</p>	

Property No. 15	
<b>Creditor's Name:</b> <b>Parkland Investments Inc.</b>	<b>Describe Property Securing Debt:</b> <b>2011 Mercury Mariner - 61,000 miles - Promissory Note &amp; Security Agreement</b>
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input checked="" type="checkbox"/> Reaffirm the debt  <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	
Property No. 16	
<b>Creditor's Name:</b> <b>PNC Bank</b>	<b>Describe Property Securing Debt:</b> <b>Property at 2975 Boynton NE, Ada, MI 49331 and Property at 2925 Boynton NE, Ada, MI</b>
<p>Property will be (check one):</p> <p><input checked="" type="checkbox"/> Surrendered      <input type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input type="checkbox"/> Reaffirm the debt  <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input type="checkbox"/> Claimed as Exempt      <input checked="" type="checkbox"/> Not claimed as exempt</p>	
Property No. 17	
<b>Creditor's Name:</b> <b>Realico, Inc.</b>	<b>Describe Property Securing Debt:</b> <b>2011 Mercury Mariner - 61,000 miles</b>
<p>Property will be (check one):</p> <p><input type="checkbox"/> Surrendered      <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one):</p> <p><input type="checkbox"/> Redeem the property  <input checked="" type="checkbox"/> Reaffirm the debt  <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).</p> <p>Property is (check one):</p> <p><input checked="" type="checkbox"/> Claimed as Exempt      <input type="checkbox"/> Not claimed as exempt</p>	

Property No. 18	
<b>Creditor's Name:</b> William C. Charron	<b>Describe Property Securing Debt:</b> 2004 Bennington 20' Pontoon Boat
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> -NONE-	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date January 28, 2015

Signature /s/ David W Charron  
David W Charron  
Debtor

Fill in this information to identify your case:

Debtor 1 David W Charron

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Michigan

Case number 14-07970  
(if known)

Check one box only as directed in this form and in Form 22A-1Supp:

- 1. There is no presumption of abuse
- 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A-2).
- 3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

## Official Form 22A - 1

### Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 22A-1Supp) with this form.

#### Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

Married and your spouse is NOT filing with you. You and your spouse are:

Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.

Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm Gross receipts (before all deductions) _____ Ordinary and necessary operating expenses _____ Net monthly income from a business, profession, or farm \$ _____	\$ _____	\$ _____
	Copy here -> \$ _____	\$ _____
6. Net income from rental and other real property Gross receipts (before all deductions) _____ Ordinary and necessary operating expenses _____ Net monthly income from rental or other real property \$ _____	\$ _____	\$ _____
	Copy here -> \$ _____	\$ _____
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1 David W Charron

Case number (if known)

14-07970**Column A  
Debtor 1****Column B  
Debtor 2 or  
non-filing spouse****8. Unemployment compensation**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ \_\_\_\_\_  
For your spouse ..... \$ \_\_\_\_\_**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**10. Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. ..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
10b. ..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
10c. Total amounts from separate pages, if any. + \$ \_\_\_\_\_ \$ \_\_\_\_\_**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ _____	+ \$ _____	= \$ _____
----------	------------	------------

Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You****12. Calculate your current monthly income for the year.** Follow these steps:12a. Copy your total current monthly income from line 11 ..... Copy line 11 here=> 12a. \$ \_\_\_\_\_

Multiply by 12 (the number of months in a year)

12b. The result is your annual income for this part of the form

\$ \_\_\_\_\_x 1212b. \$ \_\_\_\_\_**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household.

13. \$ \_\_\_\_\_**14. How do the lines compare?**

14a.  Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*  
Go to Part 3.

14b.  Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.*  
Go to Part 3 and fill out Form 22A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ David W Charron****David W Charron**

Signature of Debtor 1

Date **January 28, 2015**

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1	<u>David W Charron</u>
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>Western District of Michigan</u>
Case number	<u>14-07970</u>
(if known)	

Check if this is an amended filing

## Official Form 22A - 1Supp

### Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/14

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 22A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 22A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

#### Part 1: Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the "Nature of Debts" box on page 1 of the *Voluntary Petition* (Official Form 1).
  - No. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.
  - Yes. Go to Part 2.

#### Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?
  - No. Go to line 3.
  - Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
    - No. Go to line 3.
    - Yes. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- No. Complete Form 22A-1. Do not submit this supplement.
- Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
  - No. Complete Form 22A-1. Do not submit this supplement.
  - Yes. Check any one of the following categories that applies:

- I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
- I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- I am performing a homeland defense activity for at least 90 days**.
- I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.